

United States Bankruptcy Court  
Central District of California

In re:  
Hayat Hourani  
Debtor

Case No. 22-12886-WJ  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-6

User: admin

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Date Rcvd: Nov 14, 2022

Form ID: 318a

Total Noticed: 33

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2022:**

Recip ID	Recipient Name and Address
db	+ Hayat Hourani, 25303 Forest Street, Corona, CA 92883-8480
41249104	+ California Department of Tax, and Fee Administration, 3737 Main Street, Suite 1000, Riverside, CA 92501-3351
41249119	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court; IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164
41249126	+ PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703
41249130	+ UCI Irvine Health, 1500 S. Doublass Road, Suite 200, Anaheim, CA 92806-6912

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Nov 15 2022 09:48:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
cr	+ EDI: AISACG.COM	Nov 15 2022 09:48:00	BMW Financial Services NA, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
41249103	EDI: BMW.COM	Nov 15 2022 09:48:00	Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016
41249101	+ EDI: BANKAMER.COM	Nov 15 2022 09:48:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
41249102	+ EDI: TSYS2	Nov 15 2022 09:48:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
41249105	+ EDI: CAPITALONE.COM	Nov 15 2022 09:48:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
41249106	+ EDI: CAPITALONE.COM	Nov 15 2022 09:48:00	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
41249107	+ Email/Text: bankruptcy@cavps.com	Nov 15 2022 04:57:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
41249109	+ EDI: CITICORP.COM	Nov 15 2022 09:48:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
41249110	EDI: CITICORP.COM	Nov 15 2022 09:48:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
41249111	+ EDI: CITICORP.COM	Nov 15 2022 09:48:00	Citibank/The Home Depot, Citicorp Credit Svrs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
41249112	+ EDI: WFNNB.COM	Nov 15 2022 09:48:00	Comenity Bank/Express, Attn: Bankruptcy, Po

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41249113	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 15 2022 05:08:13	Box 182125, Columbus, OH 43218-2125 Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
41249114	+ EDI: DISCOVER.COM	Nov 15 2022 09:48:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
41249115	Email/Text: BNSFS@capitalsvcs.com	Nov 15 2022 04:56:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
41249116	+ EDI: CALTAX.COM	Nov 15 2022 09:48:00	Franchise Tax Board, Bankruptcy Section, MS A-340, PO Box 2952, Sacramento, CA 95812-2952
41249117	+ EDI: PHINGENESIS	Nov 15 2022 09:48:00	Genesis Credit/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
41249118	+ EDI: HFC.COM	Nov 15 2022 09:48:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
41249119	EDI: LCIICSYSTEM	Nov 15 2022 09:48:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164
41249120	+ EDI: IRS.COM	Nov 15 2022 09:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
41249108	EDI: JPMORGANCHASE	Nov 15 2022 09:48:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
41249121	+ Email/Text: PBNCNotifications@perituservices.com	Nov 15 2022 04:56:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
41249124	Email/Text: ml-ebn@missionlane.com	Nov 15 2022 04:56:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
41249122	+ EDI: MERCEDES	Nov 15 2022 09:48:00	Mercedes Benz Financial Services, PO Box 961, Roanoke, TX 76262-0961
41249123	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 15 2022 04:57:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
41249125	^ MEBN	Nov 15 2022 04:55:03	Nelson & Kennard, Attorneys at Law, P.O. Box 13807, Sacramento, CA 95853-3807
41249127	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2022 05:08:14	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
41249128	+ EDI: RMSC.COM	Nov 15 2022 09:48:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
41249129	+ EDI: WTRRNBNK.COM	Nov 15 2022 09:48:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp	Courtesy NEF	
smg	*	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Date Recd: Nov 14, 2022

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:

Name	Email Address
Arvind Nath Rawal	on behalf of Creditor BMW Financial Services NA LLC, c/o AIS Portfolio Services, LLC arawal@aisinfo.com
Benjamin Heston	on behalf of Debtor Hayat Hourani bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Charles W Daff (TR)	charleswdaff@gmail.com c122@ecfcbis.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov
Valerie Smith	on behalf of Interested Party Courtesy NEF claims@recoverycorp.com

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Hayat Hourani</b>	Social Security number or ITIN <b>xxx-xx-5182</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court <b>Central District of California</b>		
Case number: <b>6:22-bk-12886-WJ</b>		

## Order of Discharge – Chapter 7

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Hayat Hourani  
aka Heidi Hourani

[include all names used by each debtor, including trade names, within  
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 11/14/22

**Dated:** 11/14/22

**By the court:** Wayne E. Johnson  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

20/AUTU

For more information, see page 2 >



**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**